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C/M No: 010942-0269936

Re: U.S. Serial No. 09/801,468
Filing Date: March 7, 2001
First Named Inventor: Luz Maria Camacho et al.CERTIFICATE OF FACSIMILE TRANSMISSION

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1. Amendment and Response

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60370066V1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:
Luz Maria Camacho et al.

Serial No.: 09/801,468
Filed: March 7, 2001

For: *Method and Apparatus for Reducing
On-Line Fraud Using Personal Digital
Identification*

Confirmation No. 4973

Examiner: Brown, Christopher J.
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Atty. Docket No. 010942-0269936
AWT-003

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AMENDMENT AND RESPONSE

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This paper is responsive to the Office Action mailed September 21, 2004 for which a response is due December 21, 2004. The Commissioner is authorized to charge any required fee to Pillsbury Winthrop LLP's deposit account no. 50-2213 (order no. 010942-0269936).

In response to the office action, please enter the following:

Amendments to the claims are reflected in the listing of claims beginning at page 2.

Remarks begin at page 12.

Camacho et al.
09/801,468
60379501v1

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Amendment
010942-0269936 (AWT-003)